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(FILE 'USPAT' ENTERED AT 15:06:28 ON 26 AUG 1999)

L1 285542 S CAR OR VEHICLE OR AUTOMABLE

L2 89 S 705/4/CCLS

L3 15 S L2 AND DAMAG?

L4 8 S L3 AND ESTIMAT?

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- 1. 5,852,808, Dec. 22, 1998, Method and apparatus for providing professional liability coverage; Julius Cherny, **705/4** [IMAGE AVAILABLE]
- 2. 5,839,112, Nov. 17, 1998, Method and apparatus for displaying and selecting vehicle parts; James Schreitmueller, et al., 705/4; 345/326 [IMAGE AVAILABLE]
- 3. 5,752,237, May 12, 1998, Method and apparatus for providing professional liability coverage; Julius Cherny, **705/4** [IMAGE AVAILABLE]
- 4. 5,504,674, Apr. 2, 1996, Insurance claims **estimate**, text, and graphics network and method; Jeff P. Chen, et al., **705/4**; 345/340 [IMAGE AVAILABLE]
- 5. 5,432,904, Jul. 11, 1995, Auto repair **estimate**, text and graphic system; David C. Wong, **705/4**; 345/353, 357; 701/29, 32; 707/501 [IMAGE AVAILABLE]
- 6. 5,182,705, Jan. 26, 1993, Computer system and method for work management; Robin Barr, et al., 705/11, 4 [IMAGE AVAILABLE]
- 7. 5,128,859, Jul. 7, 1992, Electronic accident estimating system; Albert R. Carbone, et al., 705/4, 29 [IMAGE AVAILABLE]
- 8. 4,837,693, Jun. 6, 1989, Method and apparatus for facilitating operation of an insurance plan; Barry R. Schotz, **705/4** [IMAGE AVAILABLE]

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US PAT NO: 5,504,674 [IMAGE AVAILABLE] L4: 4 of 8

## ABSTRACT

A communications network for processing insurance claims of objects. The communications network including claim terminals and repair terminals, each having a processor, a display monitor, and a mass storage device, for inputting and sending object-identification data, parts graphics images, and images from the claims terminals to the repair terminals through a communications channel. The repair terminals compute repair and replacement **estimates** and send the **estimates** to the claim terminal. The object-identification data include information stored in digital form for a multiplicity of objects. The sum of the costs for repairing an object or a part of an object versus the cost for replacing